



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [SYNCHRONY FINANCIAL](#)

City/State [STAMFORD, CT](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [95,948,000](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SYNCHRONY FINANCIAL](#)
[777 LONG RIDGE ROAD](#)

[STAMFORD, CT 06902](#)

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	97,717,500	105,690,000	99,569,750	91,120,045	
Net income (\$000)	1,385,000	3,747,000	2,789,000	1,935,322	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	11.01	2.77	99	12.25	3.01	99	13.08	3.08	99	13.26	2.92	99			
+ Non-interest income	0.37	1.21	10	0.34	1.32	8	0.27	1.31	7	0.32	1.35	8			
- Overhead expense	4.15	2.57	89	4.02	2.69	88	4.11	2.71	91	4.11	2.72	93			
- Provision for credit losses	5.43	0.51	99	3.95	0.15	99	5.57	0.14	99	5.81	0.16	99			
+ Securities gains (losses)	0	0.02	16	0	0.01	35	-0.02	0	13	0	0.01	22			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	88	0	0	47			
= Pretax net operating income (tax equivalent)	1.84	1.04	90	4.62	1.56	99	3.66	1.57	99	3.65	1.43	98			
Net operating income	1.42	0.81	91	3.55	1.19	99	2.80	1.24	98	2.12	0.89	97			
Net income	1.42	0.82	90	3.55	1.19	99	2.80	1.24	98	2.12	0.90	97			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	12.27	3.55	99	14.26	4.41	99	14.71	4.24	99	14.60	3.80	99			
Interest expense	1.64	0.52	96	2.14	1.08	92	1.85	0.86	91	1.51	0.60	92			
Net interest income (tax equivalent)	10.62	3.01	99	12.12	3.33	99	12.86	3.38	99	13.09	3.19	99			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	4.58	0.27	99	5.68	0.21	99	5.67	0.22	99	5.41	0.24	99			
Earnings coverage of net loan and lease losses (X)	1.94	22.91	11	1.81	24.40	9	1.96	21.75	11	2.12	19.67	9			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	12.54	1.58	99	6.47	0.83	99	6.95	0.90	99	6.85	0.98	99			
Allowance for loan and lease losses / Total loans and leases	12.54	1.55	99	6.41	0.81	99	6.95	0.89	99	6.85	0.96	99			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.01	0.71	1	0.02	0.57	3	0.06	0.61	2	0.01	0.72	2			
30-89 days past due loans and leases / Total loans and leases	1.67	0.39	96	2.30	0.43	96	2.47	0.44	96	2.41	0.47	95			
Liquidity and Funding															
Net noncore funding dependence	23.77	3.20	89	27.12	14.45	82	36.46	16.62	89	34.60	17.03	86			
Net short-term noncore funding dependence	1.92	-4.76	73	-0.72	3.38	29	4.96	4.66	39	-1.33	4.83	23			
Net loans and leases / Total assets	74.63	61.58	85	78.01	63.77	88	80.61	63.98	94	79.15	62.73	94			
Capitalization															
Tier 1 leverage ratio	13.98	9.13	97	12.56	9.76	92	12.32	9.71	93	13.84	9.53	95			
Holding company equity capital / Total assets	13.24	11.16	79	14.39	12.43	76	13.74	12.22	73	14.86	11.94	82			
Total equity capital (including minority interest) / Total assets	13.24	11.29	79	14.39	12.57	76	13.74	12.27	73	14.86	12.01	82			
Common equity tier 1 capital / Total risk-weighted assets	15.88	12.38	88	14.12	12.17	81	13.95	12.12	79	15.98	12.19	87			
Net loans and leases / Equity capital (X)	5.64	5.58	52	5.42	5.21	57	5.87	5.29	63	5.33	5.27	50			
Cash dividends / Net income	40.58	42.30	48	15.51	33.12	18	19.15	27.31	27	23.03	31.29	30			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	-8.47	16.68	0	-1.84	9.26	8	11.46	7	78	6.16	8.28	57			
Equity capital	-15.82	6.99	3	2.79	10.49	22	3.12	7.89	39	0.27	10.18	16			
Net loans and leases	-12.44	9.07	2	-5.01	9.10	1	13.52	7.89	81	6.06	9.38	44			
Noncore funding	-16.42	-12.18	47	-15.17	6.59	20	14.06	10.67	64	-15.26	5.59	29			
Parent Company Ratios															
Short-term debt / Equity capital	5.90	0.77	90	6.62	1.02	88	14.30	1.14	94	0	1.07	36			
Long-term debt / Equity capital	45.03	13.56	87	42.82	13.04	85	37.26	13.37	84	53.11	12.69	88			
Equity investment in subsidiaries / Equity capital	96.09	102.81	13	94.84	103.22	10	98.34	103.10	21	88.69	102.10	10			
Cash from ops + noncash items + op expense / Op expense + dividends	179.17	147.24	71	452.02	190.27	94	202.23	174.91	67	307.03	148.20	91			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	12,305,000	14,847,000	14,546,000	13,281,696		-17.12	17.86
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	12,305,000	14,847,000	14,546,000	13,281,696		-17.12	17.86
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	12,305,000	14,847,000	14,546,000	13,281,696		-17.12	17.86
Investment interest income (tax equivalent).....	70,000	148,000	136,000	58,532		-52.70	228.36
Interest on balances due from depository institutions.....	47,000	237,000	207,000	129,375		-80.17	69.31
Interest income on other earning assets.....	0	4,000	4,000	288		-100.00	-100.00
Total interest income (tax equivalent).....	12,422,000	15,236,000	14,893,000	13,469,891		-18.47	18.42
Interest on time deposits of \$250K or more.....	109,000	170,000	106,000	68,507		-35.88	
Interest on time deposits < \$250K.....	725,000	913,000	701,000	536,599		-20.59	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	259,000	472,000	369,000	237,409		-45.13	202.26
Interest on other borrowings and trading liabilities.....	572,000	735,000	694,000	548,564		-22.18	12.42
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	1,665,000	2,290,000	1,870,000	1,391,079		-27.29	49.40
Net interest income (tax equivalent).....	10,757,000	12,946,000	13,023,000	12,078,812		-16.91	14.74
Non-interest income.....	363,000	359,000	272,000	289,023		1.11	-6.59
Adjusted operating income (tax equivalent).....	11,120,000	13,305,000	13,295,000	12,367,835		-16.42	13.89
Overhead expense.....	4,055,000	4,246,000	4,095,000	3,747,633		-4.50	23.46
Provision for credit losses.....	5,310,000	4,180,000	5,545,000	5,295,559			79.87
Securities gains (losses).....	0	0	-15,000	-759			-100.00
Other tax equivalent adjustments.....	0	0	1,000	0			
Pretax net operating income (tax equivalent).....	1,797,000	4,887,000	3,644,000	3,323,884		-63.23	-49.11
Applicable income taxes.....	412,000	1,140,000	854,000	1,388,562		-63.86	-68.72
Tax equivalent adjustments.....	0	0	1,000	0			
Applicable income taxes (tax equivalent).....	412,000	1,140,000	855,000	1,388,562		-63.86	-68.72
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	1,385,000	3,747,000	2,789,000	1,935,322		-63.04	-37.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	1,385,000	3,747,000	2,789,000	1,935,322		-63.04	-37.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,385,000	3,747,000	2,789,000	1,935,322		-63.04	-37.45
Investment securities income (tax equivalent).....	70,000	148,000	136,000	58,532		-52.70	228.36
US Treasury and agency securities (excluding mortgage-backed securities).....	24,000	73,000	71,000	28,692		-67.12	179.66
Mortgage-backed securities.....	12,000	23,000	26,000	25,505		-47.83	15.83
All other securities.....	34,000	52,000	39,000	4,335		-34.62	1330.98
Cash dividends declared.....	562,000	581,000	534,000	445,800		-3.27	
Common.....	520,000	581,000	534,000	445,800		-10.50	
Preferred.....	42,000	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	12.71	3.27	99	14.42	4	99	14.96	3.87	99	14.78	3.47	99			
Less: Interest expense	1.70	0.48	96	2.17	0.98	93	1.88	0.79	94	1.53	0.55	92			
Equals: Net interest income (tax equivalent)	11.01	2.77	99	12.25	3.01	99	13.08	3.08	99	13.26	2.92	99			
Plus: Non-interest income	0.37	1.21	10	0.34	1.32	8	0.27	1.31	7	0.32	1.35	8			
Equals: adjusted operating income (tax equivalent)	11.38	4.04	98	12.59	4.41	99	13.35	4.46	99	13.57	4.33	99			
Less: Overhead expense	4.15	2.57	89	4.02	2.69	88	4.11	2.71	91	4.11	2.72	93			
Less: Provision for credit losses	5.43	0.51	99	3.95	0.15	99	5.57	0.14	99	5.81	0.16	99			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	-0.02	0	13	0	0.01	22			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	88	0	0	47			
Equals: Pretax net operating income (tax equivalent)	1.84	1.04	90	4.62	1.56	99	3.66	1.57	99	3.65	1.43	98			
Less: Applicable income taxes (tax equivalent)	0.42	0.23	88	1.08	0.36	98	0.86	0.33	99	1.52	0.55	97			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.42	0.81	91	3.55	1.19	99	2.80	1.24	98	2.12	0.89	97			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.42	0.82	90	3.55	1.19	99	2.80	1.24	98	2.12	0.90	97			
Memo: Net income (last four quarters)	1.42	0.82	90	3.55	1.19	99	2.80	1.24	98	2.12	0.91	97			
Net income—BHC and noncontrolling (minority) interest	1.42	0.83	89	3.55	1.20	99	2.80	1.25	98	2.12	0.91	97			
Margin Analysis															
Average earning assets / Average assets	103.61	92.32	99	101.09	91.05	99	101.70	91.48	99	101.23	91.61	99			
Average interest-bearing funds / Average assets	82.60	64.06	95	81.56	65.57	92	82.02	65.56	93	80.81	65.75	89			
Interest income (tax equivalent) / Average earning assets	12.27	3.55	99	14.26	4.41	99	14.71	4.24	99	14.60	3.80	99			
Interest expense / Average earning assets	1.64	0.52	96	2.14	1.08	92	1.85	0.86	91	1.51	0.60	92			
Net interest income (tax equivalent) / Average earning assets	10.62	3.01	99	12.12	3.33	99	12.86	3.38	99	13.09	3.19	99			
Yield or Cost															
Total loans and leases (tax equivalent)	15.35	4.27	99	16.86	5.09	99	17.58	4.95	99	17.66	4.52	99			
Interest-bearing bank balances	0.41	0.27	85	2.50	2.04	76	1.86	1.64	70	1.20	1.05	76			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	12.27	3.51	99	14.26	4.36	99	14.71	4.20	99	14.60	3.73	99			
Investment securities (tax equivalent)	0.82	2.25	0	2.07	2.76	0	1.95	2.68	1	1.17	2.47	0			
US Treasury and agency securities (excluding mortgage-backed securities)	0.54	1.75	5	2.15	2.32	42	1.99	2.05	48	1.03	1.62	15			
Mortgage-backed securities	1.38	2.05	4	2.09	2.61	4	2.11	2.50	6	1.89	2.23	17			
All other securities	1.35	3.24	4	2.31	4.06	8	2.11	4.20	6	0.82	3.66	1			
Interest-bearing deposits	1.71	0.53	98	2.40	1.10	98	1.99	0.81	98	1.58	0.49	98			
Time deposits of \$250K or more	1.64	1.42	70	2.36	1.96	84	1.80	1.44	77						
Time deposits < \$250K	2.37	1.36	98	2.60	1.82	95	2.17	1.29	94						
Other domestic deposits	0.98	0.36	95	2.11	0.93	96	1.73	0.67	96						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos		0.62			1.86			1.51			0.94				
Other borrowed funds and trading liabilities	3.39	1.50	95	3.41	2.38	88	3.11	2.28	88	2.69	1.77	87			
All interest-bearing funds	2.06	0.74	97	2.66	1.49	90	2.29	1.19	89	1.89	0.82	91			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	363,000	359,000	272,000	289,023	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	0	0	0	124	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	352	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	8,000	0	-2,000	18,480	
Other non-interest income	355,000	359,000	274,000	270,067	
Total overhead expenses	4,055,000	4,246,000	4,095,000	3,747,633	
Personnel expense	1,626,000	1,673,000	1,633,000	1,554,181	
Net occupancy expense	187,000	159,000	154,000	155,226	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	347,000	297,000	238,000	204,886	
Other operating expenses	1,895,000	2,117,000	2,070,000	1,833,340	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	24,904	26,924	26,380	27,932	
Average personnel expense per employee	65.29	62.14	61.90	55.64	
Average assets per employee	3,923.77	3,925.49	3,774.44	3,262.21	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	36.47	62.28	1	31.91	61.29	0	30.80	60.88	0	30.30	63.61	0			
Percent of Average Assets															
Total overhead expense	4.15	2.57	89	4.02	2.69	88	4.11	2.71	91	4.11	2.72	93			
Personnel expense	1.66	1.30	84	1.58	1.41	66	1.64	1.44	72	1.71	1.42	75			
Net occupancy expense	0.19	0.26	18	0.15	0.28	11	0.15	0.28	10	0.17	0.29	12			
Other operating expenses	2.29	0.94	92	2.28	0.97	95	2.32	0.97	94	2.24	1	95			
Overhead less non-interest income	3.78	1.25	96	3.68	1.32	99	3.84	1.38	99	3.80	1.34	99			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	36.47	61.82	1	31.91	60.64	0	30.80	60.37	0	30.30	62.73	0			
Personnel expense	14.62	32.36	1	12.57	32.39	0	12.28	32.51	0	12.57	32.93	0			
Net occupancy expense	1.68	6.58	2	1.20	6.52	1	1.16	6.48	1	1.26	6.70	2			
Other operating expenses	20.16	22.28	52	18.14	21.20	37	17.36	20.90	31	16.48	22.41	14			
Total non-interest income	3.26	28.83	1	2.70	29.23	1	2.05	28.50	0	2.34	31.08	0			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	0	3.27	2	0	3.88	3	0	4.15	3	0	4.28	6			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	20			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.07	3.92	16	0	1.86	12	-0.02	1.61	9	0.15	1.67	23			
Other non-interest income	3.19	9.65	6	2.70	10.04	6	2.06	9.86	4	2.18	10.77	2			
Overhead less non-interest income	33.20	31.93	50	29.21	31.06	37	28.76	31.46	34	27.96	31.19	36			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.93	18.63	78	23.33	20.56	74	23.44	19.04	82	41.78	32.99	74			
Applicable income tax + TE / Pretax net operating income + TE	22.93	21.18	57	23.33	23.23	53	23.46	21.56	68	41.78	37.95	64			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	0	0	0	405			-100.00
Commercial and industrial loans	1,186,000	1,148,000	1,176,000	1,250,242			3.31
Loans to individuals	80,581,000	86,115,000	91,223,000	80,072,841			-6.43
Loans to depository institutions and acceptances of other banks	1,000	1,000	1,000	700			0.00
Agricultural loans	0	0	0	0			
Other loans and leases	104,000	116,000	116,000	84,528			-10.34
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	81,872,000	87,380,000	92,516,000	81,408,716			-6.30
Less: Allowance for loan and lease losses	10,265,000	5,603,000	6,427,000	5,573,547			83.21
Net loans and leases	71,607,000	81,777,000	86,089,000	75,835,169			-12.44
Debt securities that reprice or mature in over 1 year	3,371,000	1,587,000	1,558,000	2,155,405			112.41
Mutual funds and equity securities	64,000	78,000	817,000	71,662			-17.95
Subtotal	75,042,000	83,442,000	88,464,000	78,062,236			-10.07
Interest-bearing bank balances	10,119,000	10,050,000	8,450,000	10,308,691			0.69
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	4,098,000	5,672,000	4,505,000	2,317,569			-27.75
Trading assets	0	0	0	0			
Total earning assets	89,259,000	99,164,000	101,419,000	90,688,496			-9.99
Non-interest-bearing cash and due from depository institutions	1,438,000	1,187,000	1,123,000	1,452,365			21.15
Premises, fixed assets, and leases	265,000	382,000	215,000	232,276			-30.63
Other real estate owned	0	0	0	0			
Investment in unconsolidated subsidiaries	73,000	47,000	21,000	4,851			55.32
Intangible and other assets	4,913,000	4,046,000	4,014,000	3,430,393			21.43
Total assets	95,948,000	104,826,000	106,792,000	95,808,381			-8.47
Quarterly average assets	95,931,000	106,078,000	105,851,000	94,497,625			-9.57
Average loans and leases (YTD)	80,145,500	88,074,500	82,719,792	75,199,342			-9.00
Memoranda							
Loans held-for-sale	5,000	720,000	0	0			-99.31
Loans not held-for-sale	81,867,000	86,660,000	92,516,000	81,408,716			-5.53
Real estate loans secured by 1-4 family	0	0	0	187			-100.00
Commercial real estate loans	0	0	0	218			-100.00
Construction and land development	0	0	0	0			-100.00
Multifamily	0	0	0	0			
Nonfarm nonresidential	0	0	0	218			-100.00
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	7,533,000	7,337,000	6,880,000	4,544,636			2.67
U.S. Treasury securities	3,926,000	3,817,000	2,888,000	2,415,581			2.86
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	39,000	45,000	48,000	43,814			-13.33
Mortgage-backed securities	842,000	1,026,000	1,139,000	1,231,126			-17.93
Asset-backed securities	2,662,000	2,371,000	1,986,000	780,166			12.27
Other debt securities	0	0	2,000	2,287			
Mutual funds and equity securities	64,000	78,000	817,000	71,662			-17.95
Available-for-sale securities	7,469,000	7,259,000	6,063,000	4,544,636			2.89
U.S. Treasury securities	3,926,000	3,817,000	2,888,000	2,415,581			2.86
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	39,000	45,000	48,000	43,814			-13.33
Mortgage-backed securities	842,000	1,026,000	1,139,000	1,231,126			-17.93
Asset-backed securities	2,662,000	2,371,000	1,986,000	780,166			12.27
Other debt securities	0	0	2,000	2,287			
Mutual funds and equity securities	0	0	0	71,662			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	33,000	-1,000	-46,000	-30,804			
Structured notes, fair value	0	0	0	0			
Pledged securities	278,000	413,000	1,116,000	401,159			-32.69

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	0	0	0	0			
NOW, ATS and transaction accounts	1,156,000	571,000	256,000	74,149			
Time deposits less brokered deposits) < \$250K	15,998,000	23,236,000	20,975,000	16,195,720			
MMDA and other savings accounts	29,089,000	22,588,000	21,298,000	21,172,638			
Other non-interest-bearing deposits	317,000	282,000	299,000	211,540			
Core deposits	46,560,000	46,677,000	42,828,000	37,654,047			
Time deposits of \$250K or more	5,595,000	7,583,000	6,620,000	5,034,229			
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	4,823,000	4,206,000	5,650,000	2,006,450			
Other borrowings w/remaining maturity over 1 year	10,952,000	15,660,000	18,346,000	18,791,858			
Brokered deposits < \$250K	10,682,000	10,899,000	14,590,000	13,800,173			
Noncore funding	32,052,000	38,348,000	45,206,000	39,632,710			
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	4,635,000	4,713,000	4,080,000	4,287,350			
Total liabilities	83,247,000	89,738,000	92,114,000	81,574,107			
Equity Capital							
Perpetual preferred stock (including surplus)	734,000	734,000	0	0			
Common stock	1,000	1,000	1,000	834			
Common surplus	9,570,000	9,538,000	9,482,000	9,445,080			
Retained earnings	10,621,000	12,117,000	8,986,000	6,809,383			
Accumulated other comprehensive income	-51,000	-58,000	-62,000	-64,177			
Other equity capital components	-8,174,000	-7,244,000	-3,729,000	-1,956,846			
Total holding company equity capital	12,701,000	15,088,000	14,678,000	14,234,274			
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	12,701,000	15,088,000	14,678,000	14,234,274			
Total liabilities and capital	95,948,000	104,826,000	106,792,000	95,808,381			
Memoranda							
Non-interest-bearing deposits	317,000	282,000	299,000	211,540			
Interest-bearing deposits	62,520,000	64,877,000	63,739,000	56,276,909			
Total deposits	62,837,000	65,159,000	64,038,000	56,488,449			
Long-term debt that reprices within 1 year	1,300,000	2,200,000	5,724,000	4,399,005			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	15,088,000	14,678,000	14,234,000	14,195,630			
Accounting restatements	-2,276,000	0	3,000	0			
Net income	1,385,000	3,747,000	2,789,000	1,935,322			
Net sale of new perpetual preferred stock	0	734,000	0	0			
Net sale of new common stock	32,000	56,000	38,000	51,816			
Sale of treasury stock	11,000	55,000	14,000	4,927			
Less: Purchase of treasury stock	985,000	3,618,000	1,868,000	1,496,913			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	562,000	581,000	534,000	445,800			
Change in other comprehensive income	8,000	17,000	2,000	-10,708			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	12,701,000	15,088,000	14,678,000	14,234,274			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	0	36.22	0	0	37.78	0	0	37.19	1	0	35.54	1			
Commercial and industrial loans	1.24	13.52	4	1.10	12.02	6	1.10	12.85	6	1.30	12.62	8			
Loans to individuals	83.98	3.40	99	82.15	4.20	98	85.42	4.31	99	83.58	4.47	98			
Loans to depository institutions and acceptances of other banks	0	0.03	67	0	0.04	62	0	0.05	63	0	0.06	55			
Agricultural loans	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases	0.11	4.63	3	0.11	5.01	3	0.11	5	2	0.09	5.10	3			
Net loans and leases	74.63	61.58	85	78.01	63.77	88	80.61	63.98	94	79.15	62.73	94			
Debt securities over 1 year	3.51	15.55	5	1.51	14.60	6	1.46	14.63	5	2.25	14.83	8			
Mutual funds and equity securities	0.07	0.05	72	0.07	0.06	69	0.77	0.06	98	0.07	0.06	66			
Subtotal	78.21	78.16	35	79.60	79.65	27	82.84	79.97	41	81.48	79.31	36			
Interest-bearing bank balances	10.55	7.51	73	9.59	3.06	92	7.91	3.04	86	10.76	3.46	90			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	4.27	1.68	87	5.41	1.91	88	4.22	1.96	83	2.42	1.86	72			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	93.03	91.05	72	94.60	89.53	93	94.97	89.74	93	94.66	89.84	92			
Non-interest cash and due from depository institutions	1.50	1.07	86	1.13	1.14	46	1.05	1.21	37	1.52	1.22	70			
Other real estate owned															
Other real estate owned	0	0.02	4	0	0.03	4	0	0.04	2	0	0.05	3			
All other assets	5.47	7.82	24	4.27	9.27	4	3.98	8.98	6	3.83	8.86	6			
Memoranda															
Short-term investments	14.82	11.17	74	15	7.63	83	12.13	7.80	76	13.18	8.69	78			
U.S. Treasury securities	4.09	0.84	88	3.64	1.03	84	2.70	1.04	82	2.52	1.02	83			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0.04	1.69	23	0.04	1.34	24	0.04	1.62	24	0.05	1.60	25			
Mortgage-backed securities	0.88	11.75	6	0.98	11.44	7	1.07	11.13	6	1.28	11.06	8			
Asset-backed securities	2.77	0.32	93	2.26	0.28	93	1.86	0.33	90	0.81	0.30	82			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	22	0	0.38	27			
Loans held-for-sale	0.01	0.52	17	0.69	0.39	75	0	0.30	8	0	0.33	6			
Loans held for investment	85.32	61.72	97	82.67	63.50	94	86.63	63.93	98	84.97	62.63	98			
Real estate loans secured by 1-4 family	0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	2			
Revolving	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3			
Closed-end, secured by first liens	0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	2			
Closed-end, secured by junior liens	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4			
Commercial real estate loans	0	22.22	1	0	22.23	1	0	21.58	1	0	19.88	2			
Construction and land development	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4			
Multifamily	0	3.12	1	0	3.01	2	0	2.72	2	0	2.54	3			
Nonfarm nonresidential	0	14.72	1	0	14.69	2	0	14.44	2	0	13.30	5			
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0	57.15	0	0	57.46	0	0	56.49	1	0	54.84	1			
Real estate loans secured by 1-4 family	0	19.43	1	0	20.75	2	0	21.10	2	0	21.45	2			
Revolving	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3			
Closed-end	0	16.59	1	0	17.39	2	0	17.39	2	0	17.41	2			
Commercial real estate loans	0	34.63	1	0	33.52	1	0	32.14	1	0	29.99	2			
Construction and land development	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4			
1-4 family	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
Other	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4			
Multifamily	0	4.96	1	0	4.69	2	0	4.10	2	0	3.84	3			
Nonfarm nonresidential	0	22.93	1	0	22.15	2	0	21.40	2	0	20.03	4			
Owner-occupied	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	9			
Other	0	14.95	1	0	14.34	2	0	13.38	2	0	12.45	3			
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks	0	0.06	65	0	0.11	61	0	0.12	62	0	0.17	55			
Commercial and industrial loans	1.45	22.17	3	1.31	19.53	4	1.27	20.32	5	1.54	20.53	5			
Loans to individuals	98.42	6.13	99	98.55	7.13	99	98.60	7.36	98	98.36	7.61	98			
Credit card loans	95.83	0.65	99	96.21	0.81	99	96.62	1.02	99	96.43	1.12	99			
Agricultural loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases	0.13	9.09	2	0.13	9.85	3	0.13	9.66	2	0.10	10.32	3			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0	381.27	0	0	391.26	0	0	379.80	0	0	366.85	0			
Real estate loans secured by 1-4 family	0	125.03	1	0	138.18	1	0	137.84	1	0	138.55	1			
Revolving	0	17.42	2	0	21.26	2	0	23.33	2	0	25.05	3			
Closed-end	0	106.14	1	0	115.20	1	0	112.79	1	0	111.69	1			
Commercial real estate loans	0	234.65	1	0	229.44	1	0	219.72	1	0	204.45	1			
Construction and land development	0	35.62	2	0	34.95	2	0	35.36	2	0	32.91	3			
1-4 family	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other	0	28.16	2	0	27.32	2	0	27.26	2	0	26.01	3			
Multifamily	0	32.74	1	0	31.04	2	0	27.85	2	0	25.95	2			
Nonfarm nonresidential	0	155.06	1	0	152.10	2	0	147.22	2	0	137.03	3			
Owner-occupied	0	52.37	2	0	53.07	3	0	54.89	3	0	51.62	8			
Other	0	100.54	1	0	97.41	2	0	91.80	2	0	84.09	2			
Real estate loans secured by farmland	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks	0	0.28	65	0.01	0.44	61	0.01	0.54	61	0	0.68	55			
Commercial and industrial loans	5.62	139.91	3	6.15	122.02	4	6.12	128.82	5	6.77	126.55	5			
Loans to individuals	381.79	37.47	98	461.30	43.51	98	474.43	42.67	98	433.69	44.83	98			
Credit card loans	371.72	3.30	98	450.32	4.34	98	464.88	5.31	98	425.18	5.73	98			
Agricultural loans	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases	0.49	49.54	2	0.62	52.44	3	0.60	51.79	2	0.46	52.78	2			
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	27.32	1	0	26.45	1	0	24.79	1	0	23.09	1			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0	183.76	1	0	178.57	1	0	167.93	1	0	156.17	1			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0	240.85	1	0	236.10	1	0	225.98	1	0	210.40	1			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	14.82	11.17	74	15	7.63	83	12.13	7.80	76	13.18	8.69	78			
Liquid assets	17.01	26.22	24	15.34	22.44	34	12.73	22.72	21	16.08	24.04	34			
Investment securities	7.85	17.85	11	7	16.99	8	6.44	17.27	7	4.74	17.35	10			
Net loans and leases	74.63	61.58	85	78.01	63.77	88	80.61	63.98	94	79.15	62.73	94			
Net loans, leases and standby letters of credit	74.63	62.48	84	78.01	64.84	87	80.61	65.07	94	79.15	63.89	91			
Core deposits	48.53	70.67	11	44.53	63.09	16	40.10	62.13	14	39.30	61.26	16			
Noncore funding	33.41	14.13	86	36.58	19.36	84	42.33	21.34	89	41.37	22.32	85			
Time deposits of \$250K or more	5.83	2.11	93	7.23	2.94	92	6.20	2.89	88	5.25	2.57	87			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	5.03	1.24	90	4.01	3.01	63	5.29	3.67	73	2.09	3.96	38			
Earning assets that reprice within 1 year	43.03	39.38	55	42.42	39.29	58	40.77	40.29	48	39.58	41.61	40			
Interest-bearing liabilities that reprice within 1 year	23.42	8.20	91	27.46	10.19	92	23.69	10.01	91	18.42	8.46	92			
Long-term debt that reprices within 1 year	1.35	0.47	83	2.10	0.96	81	5.36	1.34	89	4.59	1.58	82			
Net assets that reprice within 1 year	18.25	29.11	27	12.87	26.63	14	11.72	27.38	16	16.57	29.77	19			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	23.77	3.20	89	27.12	14.45	82	36.46	16.62	89	34.60	17.03	86			
Net short-term noncore funding dependence	1.92	-4.76	73	-0.72	3.38	29	4.96	4.66	39	-1.33	4.83	23			
Short-term investment / Short-term noncore funding	90.81	184.19	27	103.99	77.77	69	74.70	66.46	71	109	74.86	75			
Liquid assets - short-term noncore funding / Nonliquid assets	0.84	28.18	11	1.08	16.97	20	-4.02	16.04	16	4.76	18.16	33			
Net loans and leases / Total deposits	113.96	79.43	92	125.50	90.31	91	134.43	90.08	94	134.25	90.14	92			
Net loans and leases / Core deposits	153.80	88.34	95	175.20	103.93	94	201.01	105	96	201.40	105.65	94			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.24	4.31	4	-0.01	1.36	10	-0.36	-1.98	88	-0.24	-0.77	67			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	99.15	87.23	70	98.94	85.40	72	88.13	81.88	51	100	84.24	89			
U.S. Treasury securities	52.12	4.72	95	52.02	6.15	94	41.98	6.99	94	53.15	6.96	97			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	0.52	9.83	23	0.61	7.75	26	0.70	9.16	25	0.96	9.31	27			
Mortgage-backed securities	11.18	66.64	3	13.98	67.43	5	16.56	65.45	5	27.09	65.34	8			
Asset-backed securities	35.34	1.91	97	32.32	1.66	97	28.87	2.05	96	17.17	1.74	94			
Other debt securities	0	3.01	9	0	2.94	9	0.03	2.79	27	0.05	2.57	30			
Mutual funds and equity securities	0.85	0.35	78	1.06	0.40	82	11.88	0.42	97	1.58	0.51	86			
Debt securities 1 year or less	54.40	10.55	96	77.31	11.86	96	65.48	11.91	95	51	11.79	94			
Debt securities 1 to 5 years	33.08	17.03	84	7.05	17.94	33	5.41	19.18	27	19.38	18.80	60			
Debt securities over 5 years	11.67	69.86	3	14.58	66.02	5	17.24	64.73	5	28.05	64.73	13			
Pledged securities	3.69	35.67	10	5.63	30.57	13	16.22	33.30	27	8.83	34.58	14			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-9.57	183.32	8	21.36	26.69	56	2.60	6.77	49	3.42	19.19	45			
Investment securities	2.67	23.62	21	6.64	11.75	52	51.39	9.42	91	-12.77	8.45	7			
Core deposits	-0.25	26.88	1	8.99	11.23	55	13.74	7.29	80	47.82	12.19	93			
Noncore funding	-16.42	-12.18	47	-15.17	6.59	20	14.06	10.67	64	-15.26	5.59	29			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	413,163,000	419,358,000	417,613,000	370,073,946	
Commit: Secured commercial real estate loans	20,000	0	0	0	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	412,919,000	419,141,000	417,396,000	369,884,741	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	0	0	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	650	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	430.61	22.01	99	400.05	23.52	99	391.05	24.05	99	386.26	24.03	99			
Standby letters of credit	0	0.71	2	0	0.84	3	0	0.92	2	0	0.96	2			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	0	48.62	0	0	68.47	1	0	65.81	1	0	75.35	1			
Interest rate contracts	0	34.36	0	0	47.31	1	0	43.84	1	0	53.66	1			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	0	20.83	3	0	28.86	3	0	26.74	2	0	25.60	3			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	58			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	64			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	515.52	42.82	99	476.14	45.53	99	504.85	44.93	99	492.12	46.60	99			

BHC Name _____

City/State _____

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	0	0	0	650	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	650	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	650	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	650	
Swaps	0	0	0	0	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	0	0	0	0	650
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	650
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	0	0	0	250
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	250
Gross negative fair value (absolute value)					
Held for trading	0	0	0	0	0
Non-traded	1,000	1,000	1,000	1,000	232
Current credit exposure on risk-based capital derivative contracts	1,000	1,000	1,000	1,000	232
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts		94.10			93.44			92.91		0	92.20	1			
Foreign exchange contracts		3.49			3.20			3.39		0	3.53	18			
Equity, commodity, and other contracts		1.17			1.64			1.93		100	1.94	99			
Futures and forwards															
Futures and forwards		14.05			13.49			12.78		0	13.23	8			
Written options		8.18			5.91			6.60		0	6.68	6			
Exchange-traded		0.14			0.15			0.23		0	0.27	38			
Over-the-counter		7.73			5.10			5.49		0	5.27	7			
Purchased options		3.42			4.42			4.19		100	4.73	99			
Exchange-traded		0.15			0.28			0.32		0	0.33	36			
Over-the-counter		2.86			3.35			3.20		100	3.32	99			
Swaps		68.76			69.75			70.34		0	68.94	2			
Held for trading															
Held for trading		43.53			44.16			46.31		0	46.32	17			
Interest rate contracts		36.62			37.24			38.40		0	37.84	17			
Foreign exchange contracts		1.60			1.60			1.85		0	2.10	26			
Equity, commodity, and other contracts		0.68			0.83			1.14		0	1.01	35			
Non-traded															
Non-traded		56.47			55.84			53.69		100	53.68	82			
Interest rate contracts		53.82			52.22			50.60		0	51.23	4			
Foreign exchange contracts		0.46			0.34			0.57		0	0.60	31			
Equity, commodity, and other contracts		0.10			0.13			0.16		100	0.21	99			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)		91.48			93.86			94.47		38.46	95.63	3			
One year or less		32.05			32.17			32.51		0	31.96	2			
Over 1 year to 5 years		27.06			30.45			31.16		0	31.85	4			
Over 5 years		29.56			28.09			28.71		38.46	29.43	61			
Gross negative fair value (absolute value)		1.55			0.83			0.72		0	0.69	1			
Gross positive fair value		2.23			1.19			0.85		35.69	0.71	99			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	1	0	0.06	2	0	0.06	1	0	0.06	1			
Gross positive fair value (X)	0	0.09	2	0	0.07	4	0	0.06	3	0	0.06	2			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0	0.02	10	0	0.01	16	0	0.01	10	0	0.01	10			
Current credit exposure (X)	0	0.06	12	0	0.05	11	0	0.04	11	0	0.04	11			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.85	12	0	0.73	11	0	0.53	11	0	0.53	11			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	5,603,000	6,427,000	5,574,000	4,343,771	
Gross losses	4,606,000	6,031,000	5,544,000	4,997,490	
Write-downs, transfers to loans held-for-sale	0	34,000	0	0	
Recoveries	938,000	1,027,000	852,000	931,711	
Net losses	3,668,000	5,004,000	4,692,000	4,065,779	
Provision for loan and lease losses	5,310,000	4,180,000	5,545,000	5,295,559	
Adjustments	3,020,000	0	0	-4	
Ending balance	10,265,000	5,603,000	6,427,000	5,573,547	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	5.43	0.51	99	3.95	0.15	99	5.57	0.14	99	5.81	0.16	99			
Provision for loan and lease losses / Average loans and leases	6.63	0.82	99	4.75	0.24	99	6.70	0.24	99	7.04	0.28	99			
Provision for loan and lease losses / Net loan and lease losses	144.77	487.86	7	83.53	130.58	12	118.18	134.68	57	130.25	143.18	62			
Allowance for loan and lease losses / Total loans and leases not held for sale	12.54	1.58	99	6.47	0.83	99	6.95	0.90	99	6.85	0.98	99			
Allowance for loan and lease losses / Total loans and leases	12.54	1.55	99	6.41	0.81	99	6.95	0.89	99	6.85	0.96	99			
Allowance for loan and lease losses / Net loans and leases losses (X)	2.80	11.58	8	1.12	8.03	2	1.37	7.54	5	1.37	8.39	5			
Allowance for loan and lease losses / Nonaccrual assets	93,318.18	299.17	99	29,489.47	218.72	99	12,359.62	214.03	99	18,008.62	178.03	99			
ALLL / 90+ days past due + nonaccrual loans and leases	893.39	244.34	97	297.08	151.73	87	296.45	160.51	86	298.21	136.22	90			
Gross loan and lease losses / Average loans and leases	5.75	0.34	99	6.85	0.28	99	6.70	0.30	99	6.65	0.33	99			
Recoveries / Average loans and leases	1.17	0.07	98	1.17	0.08	98	1.03	0.09	98	1.24	0.09	98			
Net losses / Average loans and leases	4.58	0.27	99	5.68	0.21	99	5.67	0.22	99	5.41	0.24	99			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.04	0	96	0	0	39	0	0	37			
Recoveries / Prior year-end losses	15.55	33.98	13	18.52	36.22	21	17.05	41.30	10	23.48	33.49	35			
Earnings coverage of net loan and lease losses (X)	1.94	22.91	11	1.81	24.40	9	1.96	21.75	11	2.12	19.67	9			

Net Loan and Lease Losses By Type

Real estate loans		0.04			0.01			0.02		0	0.02	34			
Real estate loans secured by 1-4 family		0.01			0.01			0.01		0	0.03	28			
Revolving		0.01			0.02			0.03			0.09				
Closed-end		0			0			0.01		0	0.02	36			
Commercial real estate loans		0.07			0.01			0.01		0	0.01	46			
Construction and land development		0			-0.01			-0.03			-0.02				
1-4 family		0			0			-0.01			0				
Other		0			-0.01			-0.02			-0.01				
Multifamily		0			0			0			-0.01				
Nonfarm nonresidential		0.11			0.02			0.02		0	0.03	41			
Owner-occupied		0.02			0.01			0.01		0	0.01	43			
Other		0.08			0.01			0.01		0	0.01	44			
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	3.37	0.47	96	4.36	0.37	98	3.91	0.31	97	4.50	0.39	98			
Loans to individuals	4.50	1.13	96	5.75	1.17	98	5.09	1.16	97	5.01	1.25	95			
Credit card loans	4.58	2.92	84	5.83	3.11	87	5.15	2.92	92	5.06	2.92	88			
Agricultural loans		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	25	1.72	0.15	96	0.86	0.14	93	0.40	0.15	86			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	1,370,000	2,006,000	2,283,000	1,961,633	
90+ days past due loans and leases	1,138,000	1,867,000	2,116,000	1,864,288	
Nonaccrual loans and leases	11,000	19,000	52,000	4,723	
Total past due and nonaccrual loans and leases	2,519,000	3,892,000	4,451,000	3,830,644	
Restructured 30-89 days past due					
Restructured 30-89 days past due	158,000	216,000	208,000	174,496	
Restructured 90+ days past due	80,000	121,000	122,000	102,961	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	238,000	337,000	330,000	277,457	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	11,000	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	2,000	0	0	
Total past due and nonaccrual loans held for sale	0	13,000	0	0	
Restructured loans and leases in compliance	1,003,000	813,000	878,000	765,428	
Other real estate owned	0	0	0	0	
Other Assets					
30-89 days past due	2,000	0	0	189	
90+ days past due	0	0	0	1,678	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	2,000	0	0	1,867	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	1.67	0.39	96	2.30	0.43	96	2.47	0.44	96	2.41	0.47	95			
90+ days past due loans and leases	1.39	0.12	96	2.14	0.15	96	2.29	0.17	97	2.29	0.20	96			
Nonaccrual loans and leases	0.01	0.66	1	0.02	0.51	3	0.06	0.54	4	0.01	0.63	2			
90+ days past due and nonaccrual loans and leases	1.40	0.85	85	2.16	0.71	93	2.34	0.75	94	2.30	0.88	93			
30-89 days past due restructured															
30-89 days past due restructured	0.19	0.01	98	0.25	0.01	96	0.22	0.02	97	0.21	0.02	97			
90+ days past due restructured	0.10	0.01	94	0.14	0.01	95	0.13	0.01	94	0.13	0.01	93			
Nonaccrual restructured	0	0.13	3	0	0.14	4	0	0.16	3	0	0.20	3			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	38	0.01	0	91	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	83	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.68	0.40	96	2.30	0.43	96	2.47	0.44	96	2.41	0.47	95			
90+ days past due assets	1.39	0.12	96	2.14	0.15	96	2.29	0.18	97	2.29	0.20	96			
Nonaccrual assets	0.01	0.67	1	0.02	0.53	2	0.06	0.57	3	0.01	0.64	2			
30+ days past due and nonaccrual assets	3.08	1.29	90	4.45	1.19	96	4.81	1.26	94	4.71	1.39	94			
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.20	0.52	88	1.80	0.44	95	2.03	0.48	96	1.95	0.54	95			
90+ days past due and nonaccrual assets + other real estate owned	1.20	0.55	88	1.80	0.48	95	2.03	0.52	96	1.95	0.59	95			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.30	0.60	90	1.12	0.53	92	1.18	0.60	91	1.09	0.72	86			
Allowance for loan and lease losses	12.20	66.66	2	20.86	115.41	6	19.60	118.28	4	18.80	129.01	3			
Equity capital + allowance for loan and lease losses	5.45	4.97	60	5.65	4.28	71	5.97	4.79	69	5.29	5.78	48			
Tier 1 capital + allowance for loan and lease losses	5.26	6.05	46	6.26	5.65	64	6.55	6.16	57	5.67	7.35	36			
Loans and leases + other real estate owned	1.53	0.97	83	1.34	0.85	84	1.36	0.96	79	1.29	1.15	64			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate		0.39			0.38			0.42		0	0.44	2			
30–89 days past due		0.16			0.16			0.22		0	0.26	10			
90+ days past due		0.76			0.46			0.57		0	0.69	1			
Nonaccrual															
Commercial and industrial		1.52	0.23	98	3.05	0.31	98	3.06	0.30	99	2.47	0.32	99		
30–89 days past due		0.84	0.03	97	1.48	0.05	98	1.36	0.05	97	1.19	0.05	97		
90+ days past due		0	0.75	3	0	0.83	3	0	0.76	3	0	0.93	7		
Nonaccrual															
Individuals		1.68	0.83	88	2.28	0.83	89	2.46	0.84	93	2.41	0.97	92		
30–89 days past due		1.40	0.14	96	2.15	0.17	97	2.30	0.16	97	2.31	0.19	97		
90+ days past due		0.01	0.28	25	0.02	0.17	30	0.06	0.23	34	0.01	0.24	21		
Nonaccrual															
Depository institution loans		0	0	46	0	0	47	0	0	47	2.57	0	96		
30–89 days past due		0	0	46	0	0	49	0	0	47	2.71	0.05	96		
90+ days past due		0	0	47	0	0	48	0	0	48	0	0	47		
Nonaccrual															
Agricultural		0.17			0.24			0.17			0.17				
30–89 days past due		0			0			0			0				
90+ days past due		0.49			0.67			0.75			0.96				
Nonaccrual															
Foreign governments		0			0.07			0.01			0				
30–89 days past due		0			0			0			0				
90+ days past due		0.09			0.03			0.06			0.06				
Nonaccrual															
Other loans and leases		1.92	0.18	96	4.31	0.20	98	2.59	0.17	97	1.49	0.20	92		
30–89 days past due		0	0.01	33	0	0.01	30	0	0.01	31	0.25	0.02	94		
90+ days past due		0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18		
Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Memoranda															
1-4 family															
30-89 days past due		0.65			0.67			0.71		0	0.74	1			
90+ days past due		0.33			0.31			0.46		0	0.49	12			
Nonaccrual		0.89			0.73			0.86		0	0.97	1			
Revolving															
30-89 days past due		0.48			0.45			0.50			0.61				
90+ days past due		0.03			0.05			0.05			0.07				
Nonaccrual		1.13			1			1.17			1.17				
Closed-end															
30-89 days past due		0.65			0.70			0.75		0	0.79	1			
90+ days past due		0.38			0.35			0.53		0	0.57	13			
Nonaccrual		0.87			0.70			0.84		0	0.96	1			
Junior lien															
30-89 days past due		0.02			0.02			0.03		0	0.03	8			
90+ days past due		0			0			0		0	0	22			
Nonaccrual		0.04			0.04			0.06		0	0.07	8			
Commercial real estate															
30-89 days past due		0.26			0.18			0.17		0	0.18	6			
90+ days past due		0.02			0.03			0.03		0	0.04	16			
Nonaccrual		0.62			0.23			0.28		0	0.34	4			
Construction and development															
30-89 days past due		0.28			0.28			0.21			0.23				
90+ days past due		0.01			0.02			0.02			0.03				
Nonaccrual		0.41			0.20			0.19			0.24				
1-4 family															
30-89 days past due		0.03			0.06			0.06			0.07				
90+ days past due		0			0			0			0				
Nonaccrual		0.03			0.02			0.02			0.03				
Other															
30-89 days past due		0.22			0.20			0.13			0.13				
90+ days past due		0			0.01			0.02			0.02				
Nonaccrual		0.35			0.17			0.15			0.18				
Multifamily															
30-89 days past due		0.09			0.08			0.10			0.07				
90+ days past due		0			0			0.01			0.01				
Nonaccrual		0.11			0.05			0.08			0.10				
Nonfarm non-residential															
30-89 days past due		0.23			0.14			0.17		0	0.17	6			
90+ days past due		0.02			0.03			0.03		0	0.04	20			
Nonaccrual		0.80			0.28			0.30		0	0.38	5			
Owner Occupied															
30-89 days past due		0.07			0.07			0.09		0	0.07	8			
90+ days past due		0			0.01			0.01		0	0.02	23			
Nonaccrual		0.27			0.16			0.17		0	0.21	7			
Other															
30-89 days past due		0.14			0.07			0.07		0	0.09	11			
90+ days past due		0.01			0.01			0.01		0	0.02	25			
Nonaccrual		0.44			0.10			0.13		0	0.14	8			
Farmland															
30-89 days past due		0.11			0.23			0.25			0.27				
90+ days past due		0			0.01			0.01			0.06				
Nonaccrual		1.13			0.84			1.23			1.07				
Credit card															
30-89 days past due	1.69	0.95	86	2.30	1.19	90	2.48	1.22	90	2.43	1.08	92			
90+ days past due	1.44	0.63	88	2.20	0.78	94	2.35	0.73	95	2.36	0.75	95			
Nonaccrual	0.01	0.05	77	0.01	0.11	71	0.05	0.09	76	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,397,000	2,296,000	5,754,000	7,489,068	
Retained earnings	13,307,000	12,117,000	8,986,000	6,809,383	
Accumulated other comprehensive income (AOCI)	-51,000	-58,000	-62,000	-64,177	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	14,653,000	14,355,000	14,678,000	14,234,274	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,890,000	2,059,000	1,914,000	1,391,596	
Accumulated other comprehensive income-related adjustments	-30,000	-35,000	-37,000	-46,973	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	12,793,000	12,331,000	12,801,000	12,889,651	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	12,793,000	12,331,000	12,801,000	12,889,651	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	734,000	734,000	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	734,000	734,000	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	734,000	734,000	0	0	
Tier 1 Capital	13,527,000	13,065,000	12,801,000	12,889,651	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	1,079,000	1,147,000	1,212,000	1,064,727	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				3	
Tier 2 capital before deductions	1,079,000	1,147,000	1,212,000	1,064,730	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	1,079,000	1,147,000	1,212,000	1,064,730	
Exited advanced approach tier 2 capital					
Total capital	14,606,000	14,212,000	14,013,000	13,954,381	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	98,617,000	106,078,000	105,851,000	94,497,625	
Less: Deductions from common equity tier 1 capital	1,890,000	2,059,000	1,914,000	1,391,596	
Less: Other deductions	0	0			
Total assets for leverage ratio	96,727,000	104,019,000	103,937,000	93,106,029	
Total risk-weighted assets	80,563,000	87,300,000	91,742,000	80,669,323	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	15.88	12.35	88	14.12	12.11	81	13.95	12.09	79	15.98	12.16	87			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	16.79	13.08	87	14.97	12.78	81	13.95	12.85	74	15.98	12.95	84			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	18.13	15.23	86	16.28	14.36	80	15.27	14.45	72	17.30	14.63	82			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	13.98	9.13	97	12.56	9.76	92	12.32	9.71	93	13.84	9.53	95			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	5,000	4,000	4,000	3,954		25.00	48.28

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.02	11.03	6	0.02	11.51	7	0.02	10.22	10	0.02	9.84	12			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	70,000	77,000	90,000	99,959	
Real estate loans	0	0	0	0	
Commercial and industrial loans	7,000	8,000	10,000	10,692	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	63,000	69,000	80,000	89,231	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	36	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	97,000	64,000	43,000	37,576	
Total selected foreign assets	167,000	141,000	133,000	137,535	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	17.60	0.87	98	11.85	1.25	95	18.93	1.17	98	17.40	1.08	98			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64		12.50	0.29	95	10	1.53	90	8.21	2.12	84			
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-9.09	-2.40	40	-14.44	22.48	16	-9.96	7.24	27	9.52	21.19	64			
Total selected assets	18.44	2.04	74	6.02	12.40	59	-3.30	3.24	36	-9.25	21.86	35			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0	0			
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0	0			
Total past due securitized assets.....	0	0	0	0	0			
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,454,000	4,100,000	1,150,000	1,160,954		-64.54	90.92
Dividends	1,325,000	3,900,000	950,000	1,040,000		-66.03	87.15
Interest	37,000	86,000	89,000	34,740		-56.98	217.46
Management and service fees	92,000	114,000	111,000	86,337		-19.30	122.09
Other income	0	0	0	-123			-100.00
Income from nonbank subsidiaries	126,000	431,000	449,000	1,223,426		-70.77	217.31
Dividends	51,000	309,000	318,000	1,132,990		-83.50	
Interest	74,000	121,000	131,000	90,436		-38.84	87.79
Management and service fees	1,000	1,000	0	0		0.00	
Other income	0	0	0	0			-100.00
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	1,580,000	4,531,000	1,599,000	2,384,380		-65.13	97.18
Securities gains (losses)	0	0	0	0			-100.00
Other operating income	2,000	37,000	24,000	27,943		-94.59	-74.15
Total operating income	1,582,000	4,568,000	1,623,000	2,412,323		-65.37	94.59
Operating Expenses							
Personnel expenses	42,000	70,000	79,000	68,290		-40.00	5.21
Interest expense	277,000	297,000	283,000	266,382		-6.73	-4.02
Other expenses	78,000	94,000	46,000	48,410		-17.02	34.33
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	397,000	461,000	408,000	383,082		-13.88	2.69
Income (loss) before taxes	1,210,000	4,110,000	1,215,000	2,029,241		-70.56	183.77
Applicable income taxes (credit)	-42,000	-19,000	-8,000	-88,719			
Extraordinary items				0			
Income before undistributed income of subsidiaries	1,252,000	4,129,000	1,223,000	2,117,960		-69.68	140.32
Equity in undistributed income of subsidiaries	133,000	-382,000	1,566,000	-182,639			-92.15
Bank subsidiaries	104,000	-672,000	1,412,000	523,047			-87.40
Nonbank subsidiaries	29,000	290,000	154,000	-705,686		-90.00	-96.66
Subsidiary holding companies	0	0		0			
Net income (loss)	1,385,000	3,747,000	2,789,000	1,935,321		-63.04	-37.45
Memoranda							
Bank net income	1,429,000	3,228,000	2,362,000	1,563,047		-55.73	-6.81
Nonbank net income	80,000	599,000	472,000	427,304		-86.64	-90.78
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands							Percent Change		
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	10,822,000	54.07	12,651,000	54.31	12,929,000	56.47	12,110,704		-14.46	23.43
Common and preferred stock	10,100,000	50.46	11,911,000	51.13	12,215,000	53.35	10,606,773		-15.20	23.38
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	500,000	2.50	500,000	2.15	500,000	2.18	1,300,000		0.00	66.67
Other receivables	222,000	1.11	240,000	1.03	214,000	0.93	203,931		-7.50	-21.01
Investment in nonbank subsidiaries	4,759,000	23.78	5,345,000	22.94	5,437,000	23.75	6,344,309		-10.96	-31.19
Common and preferred stock	1,540,000	7.69	1,835,000	7.88	1,655,000	7.23	1,454,070		-16.08	-62.68
Excess cost over fair value	564,000	2.82	564,000	2.42	564,000	2.46	564,187		0.00	-0.03
Loans, advances, notes, and bonds	2,561,000	12.80	2,834,000	12.17	3,119,000	13.62	4,162,612		-9.63	18.44
Other receivables	94,000	0.47	112,000	0.48	99,000	0.43	163,440		-16.07	48.67
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	136,000	0.68	901,000	3.87	869,000	3.80	1,686,670		-84.91	-94.50
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	3,012,000	15.05	3,439,000	14.76	2,705,000	11.81	1,320,000		-12.42	-35.23
Cash and due from unrelated depository institution	1,058,000	5.29	853,000	3.66	849,000	3.71	855,196		24.03	25.76
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	69,000	0.34	25,000	0.11	22,000	0.10	17,423		176.00	306.62
Other assets	158,000	0.79	81,000	0.35	86,000	0.38	171,669		95.06	-51.75
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	20,014,000	100.00	23,295,000	100.00	22,897,000	100.00	22,505,971		-14.08	-16.59
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	749,000	3.74	999,000	4.29	2,099,000	9.17	0		-25.03	
Borrowings with maturity over 1 year	5,719,000	28.57	6,461,000	27.74	5,469,000	23.89	7,559,387		-11.48	-46.75
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	577,000	2.88	527,000	2.26	467,000	2.04	452,747		9.49	31.40
Balance due to subsidiaries and related institutions	268,000	1.34	220,000	0.94	184,000	0.80	259,563		21.82	26.93
Total liabilities	7,313,000	36.54	8,207,000	35.23	8,219,000	35.90	8,271,697		-10.89	-35.80
Equity Capital	12,701,000	63.46	15,088,000	64.77	14,678,000	64.10	14,234,274		-15.82	0.77
Perpetual preferred stock (income surplus)	734,000	3.67	734,000	3.15	0	0	0		0.00	
Common stock	1,000	0	1,000	0	1,000	0	834		0.00	19.90
Common surplus	9,570,000	47.82	9,537,000	40.94	9,482,000	41.41	9,445,080		0.35	2.35
Retained earnings	10,621,000	53.07	12,117,000	52.02	8,986,000	39.25	6,809,383		-12.35	222.51
Accumulated other comprehensive income	-51,000	-0.25	-58,000	-0.25	-62,000	-0.27	-64,177			
Other equity capital components	-8,174,000	-40.84	-7,243,000	-31.09	-3,729,000	-16.29	-1,956,846			
Total liabilities and equity capital	20,014,000	100.00	23,295,000	100.00	22,897,000	100.00	22,505,971		-14.08	-16.59
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	173,000	0.86	114,000	0.49	86,000	0.38	89,456		51.75	311.19
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	173,000	0.86	114,000	0.49	86,000	0.38	89,456		51.75	311.19
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	11.23	7.29	82	25.12	9.68	97	19.39	10.40	97	13.42	7.61	92			
Bank net income / Average equity investment in banks	14.18	7.45	91	26.44	10.51	98	20.87	11.19	95	15.44	8.74	87			
Nonbank net income / Average equity investment in nonbanks	3.57	9.75	47	25.19	7.89	87	22.78	7.10	91	16.69	4.73	89			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	103.18	88.16	52	86.15	82.22	26	84.69	82.56	23	80.76	80.64	27			
Nonbank net income / Parent net income	5.78	3.59	79	15.99	5.93	84	16.92	3.78	85	22.08	7.76	86			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	57.58	20.06	89	54.39	20.43	86	56	20.88	87	58.11	19.94	88			
Total debt / Equity capital	50.93	14.41	87	49.44	14.31	86	51.56	14.69	88	53.11	13.95	88			
Total debt + notes payable to subs that issued TPS / Equity capital	50.93	16.67	87	49.44	16.36	86	51.56	17.10	88	53.11	16.10	88			
Total debt + Loans guaranteed for affiliate / Equity capital	50.93	14.68	87	49.44	14.56	86	51.56	15.14	88	53.11	14.35	88			
Total debt / Equity capital – excess over fair value	53.29	14.52	88	51.36	14.51	87	53.62	14.81	88	55.30	14.10	88			
Long-term debt / Equity capital	45.03	13.56	87	42.82	13.04	85	37.26	13.37	84	53.11	12.69	88			
Short-term debt / Equity capital	5.90	0.77	90	6.62	1.02	88	14.30	1.14	94	0	1.07	36			
Current portion of long-term debt / Equity capital	1.36	0.06	93	0.76	0.05	92	0.59	0.14	89	0.63	0.27	86			
Excess cost over fair value / Equity capital	4.44	0.08	96	3.74	0.12	95	3.84	0.12	95	3.96	0.17	94			
Long-term debt / Consolidated long-term debt	52.22	34.67	67	41.26	28.44	62	29.81	28.63	54	40.23	26.93	64			
Double Leverage															
Equity investment in subs / Equity capital	96.09	102.81	13	94.84	103.22	10	98.34	103.10	21	88.69	102.10	10			
Total investment in subs / Equity capital	122.68	110.16	85	119.27	111.07	82	125.13	112.48	82	129.65	111.30	86			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.36	0.47	21	-0.21	0.36	18	-0.09	0.35	25	-0.83	0.52	10			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	175.18	136.59	75	448.27	177.68	94	182.48	162.34	59	308.27	141.81	93			
Cash from ops + noncash items + op expense / Op expense + dividend	179.17	147.24	71	452.02	190.27	94	202.23	174.91	67	307.03	148.20	91			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.58	134.08	22	126.10	116.34	64	255.73	103.19	94	55.89	92.33	23			
Pretax operating income + interest expense / Interest expense	536.82	2,016.32	32	1,483.84	1,968.54	56	529.33	2,898.75	29	861.78	1,909.25	51			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	536.82	1,539.23	34	1,483.84	1,632.83	60	529.33	1,369.37	33	861.78	1,547.94	47			
Dividends + interest from subsidiaries / Interest expense + dividends	177.23	150.43	69	502.96	210.80	91	182.13	188.90	51	322.69	172.51	87			
Fees + other income from subsidiaries / Salary + other expenses	77.50	13.95	91	70.12	16.52	84	88.80	16.08	94	73.88	16.39	90			
Net income / Current part of long-term debt + preferred dividends (X)	6.44	35.64	17	32.87	57.11	68	32.43	33.93	67	21.63	24.63	57			
Other Ratios															
Net assets that reprice within 1 year / Total assets	17.78	3.85	93	18.33	2.64	96	9.72	2.61	86	15.49	3.24	93			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	10.30	2.66	84	12.11	5.62	80	13.30	5.50	80	15.99	5.68	79			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.24	0.08	89	0.21	0.19	85	0.17	0.21	85	0.20	0.13	86			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	44.89	81.10	23	14.07	57.84	11	43.66	57.26	39	21.05	68.72	10			
Dividends declared / Net income	40.58	42.29	48	15.51	33.08	18	19.15	27.33	27	23.03	31.29	30			
Net income – dividends / Average equity.....	6.67	4.14	80	21.23	6.46	98	15.68	7.33	96	10.33	5.03	92			
Percent of Dividends Paid															
Dividends from bank subsidiaries	235.77	132.17	80	671.26	178.13	94	177.90	157.73	53	233.29	130.71	80			
Dividends from nonbank subsidiaries	9.07	3.41	81	53.18	7.53	91	59.55	7.13	90	254.15	12.57	94			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	244.84	174.85	78	724.44	260.40	90	237.45	215.26	65	487.44	196.35	93			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	92.72	60.28	79	120.82	66.55	93	40.22	60.71	29	66.54	59	59			
Interest income from bank subsidiaries.....	2.59	0.36	91	2.66	0.54	87	3.77	0.52	93	2.22	0.76	80			
Management and service fees from bank subsidiaries	6.44	1.47	84	3.53	1.55	79	4.70	1.88	80	5.52	2.98	80			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	-0.01	0.01	3			
Operating income from bank subsidiaries	101.75	62.88	83	127.01	69.36	90	48.69	63.43	38	74.28	62.82	64			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	63.75	56.39	55	51.59	82.95	49	67.37	51.40	59	265.15	102.35	86			
Interest income from nonbank subsidiaries.....	92.50	7.38	92	20.20	20.25	73	27.75	18.56	79	21.16	8.11	84			
Management and service fees from nonbank subsidiaries	1.25	0.86	84	0.17	1.92	79	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	157.50	79.84	82	71.95	150.41	41	95.13	99.33	51	286.31	165.35	84			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	83.75	69.76	38	85.38	67.32	39	58.53	65.18	30	43.11	59.17	30			
Interest income from bank subsidiaries.....	2.34	0.63	85	1.88	0.80	81	5.48	0.92	91	1.44	0.94	73			
Management and service fees from bank subsidiaries	5.82	1.87	82	2.50	1.81	77	6.84	2.01	86	3.58	2.17	78			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	-0.01	0.09	2			
Operating income from bank subsidiaries	91.91	82.20	33	89.75	78.80	32	70.86	74.20	28	48.13	69.23	28			
Dividends from nonbank subsidiaries	3.22	1.95	80	6.76	2.65	85	19.59	2.57	91	46.97	2.65	97			
Interest income from nonbank subsidiaries.....	4.68	0.73	91	2.65	1.19	87	8.07	2.32	88	3.75	2.79	83			
Management and service fees from nonbank subsidiaries	0.06	0.02	88	0.02	0.06	86	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	7.96	4.70	80	9.44	7.29	80	27.66	7.64	87	50.72	9.99	88			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	23.10	135.13	35	11.41	83.37	37	4.10	87.87	36		83.68				
Loans and advances from subsidiaries / Total debt	2.67	27.08	33	1.53	28.33	30	1.14	26.53	27	1.18	39.18	33			